

In re:
Frances Espinosa
Debtor

Case No. 19-15114-elf
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Jul 06, 2021

User: admin
Form ID: 167

Page 1 of 2
Total Noticed: 21

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 08, 2021:

Recip ID	Recipient Name and Address
db	Frances Espinosa, 823 Roslyn Avenue, Glenside, PA 19038-3806
14438327	Albert J. Scarafone, Esquire, Hill, Friedland & Scarafone, 1717 Swede Road, Suite 200, Blue Bell, PA 19422-3372
14373749	+ American Express, PO Box 981537, El Paso, TX 79998-1537
14391346	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14373751	+ Cenlar, PO Box 77404, Ewing, NJ 08628-6404
14373752	+ Chrysler Capital, Attn: Bankruptcy Dept., P.O. Box 961278, Fort Worth, TX 76161-0278
14373754	+ KML Law Group, P.C., Suite 5000 BNY Mellon Independ, 701 Market Street, Philadelphia, PA 19106-1541
14381854	+ LakeView Loan Servicing, LLC., c/o REBECCA ANN SOLARZ, KML Law Group, P.C., 701 Market Street, Suite 5000 Philadelphia, PA 19106-1541
14373755	Lakeview Loan Servicing LLC, 426 Phillips Boulevard, Ewing, NJ 08618
14409131	+ Lakeview Loan Servicing, LLC, c/o Cenlar FSB, 425 Phillips Blvd, Ewing, NJ 08618-1430
14381079	+ Lakeview Loan Servicing, LLC, C/O KML Law Group, 701 Market Street Suite 5000, Philadelphia, PA. 19106-1541
14514287	+ Santander Consumer USA Inc. dba Chrysler Capital, P.O. Box 961245, Fort Worth, TX 76161-0244
14514645	+ Santander Consumer USA Inc. dba Chrysler Capital, c/o William E. Craig, Esquire, Morton & Craig, LLC, 110 Marter Ave., Suite 301 Moorestown, NJ 08057-3125
14381483	+ Santander Consumer USA, INC., d/b/a Chrysler Capital, P.O. Box 961275, Fort Worth, TX 76161-0275

TOTAL: 14

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: resurgentbknotifications@resurgent.com	Jul 07 2021 03:46:23	PYOD LLC, c/o Resurgent Capital Services, PO Box 19008, Greenville, SC 29602-9008
14373750	+ Email/Text: GenesisFS@ebn.phinsolutions.com	Jul 07 2021 03:36:00	Cb Indigo, PO Box 4499, Beaverton, OR 97076-4499
14373753	Email/PDF: creditonebknotifications@resurgent.com	Jul 07 2021 03:46:24	Credit One Bank, PO Box 98872, Las Vegas, NV 89193-8872
14408154	Email/PDF: resurgentbknotifications@resurgent.com	Jul 07 2021 03:46:23	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14559906	Email/Text: cashiering-administrationservices@flagstar.com	Jul 07 2021 03:36:00	Lakeview Loan Servicing, LLC, C/O FLAGSTAR BANK, FSB, 5151 Corporate Drive, Troy, MI 48098-2639
14377034	+ Email/PDF: resurgentbknotifications@resurgent.com	Jul 07 2021 10:44:18	PYOD, LLC, Resurgent Capital Services, PO Box 19008, Greenville, SC 29602-9008
14388680	Email/Text: bnc-quantum@quantum3group.com	Jul 07 2021 03:36:09	Quantum3 Group LLC as agent for, GPCC I LLC, PO Box 788, Kirkland, WA 98083-0788

TOTAL: 7

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
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cr *+ Santander Consumer USA Inc. dba Chrysler Capital, P.O. Box 961245, Fort Worth, TX 76161-0244

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 08, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 6, 2021 at the address(es) listed below:

Name	Email Address
ALBERT J. SCARAFONE, JR.	on behalf of Debtor Frances Espinosa scarafone@comcast.net ascarafone@gmail.com;r39418@notify.bestcase.com
REBECCA ANN SOLARZ	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC bkgroup@kmlawgroup.com
REBECCA ANN SOLARZ	on behalf of Creditor LakeView Loan Servicing LLC bkgroup@kmlawgroup.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov
WILLIAM C. MILLER, Esq.	on behalf of Trustee WILLIAM C. MILLER Esq. ecfemails@ph13trustee.com, philaecf@gmail.com
WILLIAM C. MILLER, Esq.	ecfemails@ph13trustee.com philaecf@gmail.com
WILLIAM EDWARD CRAIG	on behalf of Creditor Santander Consumer USA Inc. dba Chrysler Capital ecmail@mortoncraig.com mortoncraigecef@gmail.com

TOTAL: 7

***UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA***

In Re: Frances Espinosa
Debtor(s)

Case No: 19-15114-elf
Chapter: 13

NOTICE OF HEARING

To the debtor, the debtor's counsel, and any party in interest:

NOTICE is hereby given that a hearing will be held before the Honorable
Eric L. Frank , United States Bankruptcy Judge to consider:

Objection to Certification of Default

on: 7/13/21

at: 09:30 AM

in: HRG will be held via Telephone Hearing, For
connection dial in information see, Standing Order
M-20-3003

Date: 7/6/21

For The Court

Timothy B. McGrath
Clerk of Court